

Last Updated: Dec 1, 2021

Program Policy Matrix

Federal Emergency Rental Assistance Program
(ERAP)



ERAP, RAFT, & HAF POLICY MATRIX

This matrix outlines key policies that govern the administration of the following programs: ERAP, RAFT, and HAF.

	ERAP	RAFT	HAF
Benefit Caps	Applicants are eligible for up to 18 months of arrears (after 3/13/2020) assistance and for up to 18 months total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time	\$10,000 in any 12-month period through the end of the state of emergency	No benefit cap. Limited to owner-occupants of single-family home, condos, or 2- 3- or 4-family home located in MA with at least 3 months of missed mortgage payments
Income Eligibility	Up to 80% AMI	Up to 50% AMI	At or below 150% AMI
COVID-19 Impact	<i>Self-certification of COVID-19 impact required</i>	<i>Not required</i>	<i>Self-certification of COVID-19 impact required</i>
Eligibility Documentation	<ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, categorical eligibility (free or reduced lunch, LIHEAP, public housing, Chapter 115, and others) or verified by 2020 Tax Return, or third-party income verification (pay stubs, etc.), or verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability, and of rental housing ▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will 	<ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, or documentation from last 60 days, or verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability ▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will (for assistance with rent) ▪ <i>Proof of Ownership:</i> Deed or tax/water bill (for homeowner assistance) 	<ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> Pay stubs, bank statements, tax returns, documentation of public benefits (including unemployment insurance) <p>Alternatives: benefit determination letters from DTA, MassHealth, LIHEAP, Dept. Of Early Edu. and Care or one of its contracted child-care and referral agencies, or Dept. of Veterans Services</p> <ul style="list-style-type: none"> • <i>Hardship:</i> Self-certification of financial hardship after 1/21/2020 • <i>Proof of Ownership:</i> Deed
Prospective Rent	Limit initial payment for prospective rent to three months; applicant will reapply to receive additional aid. Prospective rent will not be paid if the tenant's rent is calculated as a percentage of income (i.e., public housing.)	Prospective rent assistance may be spread out over up to 12 months to solve crisis	N/A

Matrix continued on next page

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	ERAP	RAFT	HAF
Public Housing, Project-Based Rental Assistance & Voucher Holders	Yes, but funds applied only to arrearages in tenant-paid portion of rent, not to exceed 18 months of arrears	Yes, but cannot be more than 6 months of arrears	N/A
Utilities	<ul style="list-style-type: none"> Yes, utilities accrued 3/13/20 or later <i>Documentation:</i> Past due notice 	<ul style="list-style-type: none"> Yes, to resolve shutoff (not applicable during winter moratorium) <i>Documentation:</i> Utility shut off notice or verification that service at risk or already shutoff 	<ul style="list-style-type: none"> Utilities can be covered if missed payments could become a lien against the property
Internet	No	No	Not covered by HAF
Moving Expenses	Yes	Yes	Not covered by HAF
Prioritization	At least half of funds reserved for 50% AMI & lower and applicants unemployed 90 days	At least 50% of RAFT spending must go to households at 30% AMI or lower	At least 60% of HAF must go to homeowners having incomes equal to or less than 100% AMI.